

Form plnfcf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-26242-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Borace Jr.	Alexis L. Borace
29 Craig Court	29 Craig Court
Totowa, NJ 07512	Totowa, NJ 07512

Social Security No.:

xxx-xx-1819	xxx-xx-2787
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Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on January 24, 2022.

Dated: January 24, 2022

JAN: rah

Jeanne Naughton  
Clerk

In re:  
Stephen Borace, Jr.  
Alexis L. Borace  
Debtors

Case No. 19-26242-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jan 24, 2022

User: admin  
Form ID: plncf13

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Borace, Jr., Alexis L. Borace, 29 Craig Court, Totowa, NJ 07512-1124
aty	+ Carlos Rendon, 700 79th Street, North Bergen, NJ 07047-6385
r	+ Greg Balderacchi, 17 State Street, #400, New York City, NY 10004-1551
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518423474	+ Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518512210	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518443630	+ Computer Credit, Inc., 640 West 4th Street, PO Box 5238, Winston Salem, NC 27113-5238
519051784	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519051785	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive Fishers, IN 46037-9764
518423486	+ Mrc/united Wholesale M, 585 South Blvd E, Pontiac, MI 48341-3163
518503574	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
518443631	+ New York Eye & Ear Infirmary, Attn: Finance Dept., 310 East 14th Street, New York, NY 10003-4297
518423488	+ Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518423489	+ Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518423490	+ RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
518531219	+ RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
518423494	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
518423493	+ Wells Fargo Bank, Mac F823F-02f, Po Box 10438, Des Moines, IA 50306-0438
518423495	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518449888	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
518503081	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 24 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518534459	Email/Text: ally@ebn.phinsolutions.com	Jan 24 2022 20:30:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518423472	+ Email/Text: ally@ebn.phinsolutions.com	Jan 24 2022 20:30:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901

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518503148	Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 20:33:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518423473	+ Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 20:33:05	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518423475	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 24 2022 20:33:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518454227	+ Email/PDF: ebn_ais@aisinfo.com	Jan 24 2022 20:33:06	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518423477	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2022 20:43:58	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518542897	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2022 20:43:58	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518423478	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2022 20:43:59	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518423479	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2022 20:30:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518443630	+ Email/Text: Collections_Bankruptcies@encoreexchange.com	Jan 24 2022 20:30:00	Computer Credit, Inc., 640 West 4th Street, PO Box 5238, Winston Salem, NC 27113-5238
518423481	Email/Text: mrdiscen@discover.com	Jan 24 2022 20:30:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518423480	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2022 20:43:56	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518542900	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2022 20:30:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518434641	Email/Text: mrdiscen@discover.com	Jan 24 2022 20:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518429145	Email/Text: EBNBKNOT@ford.com	Jan 24 2022 20:31:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
518423482	+ Email/Text: EBNBKNOT@ford.com	Jan 24 2022 20:31:00	Ford Credit, P.O. Box 152271, Irving, TX 75015-2271
518423484	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 24 2022 20:30:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518534725	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 24 2022 20:30:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518423476	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2022 20:33:08	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518573730	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2022 20:33:13	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518573731	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2022 20:33:06	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518539170	+ Email/Text: bncmail@w-legal.com	Jan 24 2022 20:30:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518530534	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2022 20:30:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518423487	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 24 2022 20:30:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695

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518538399	+ Email/PDF: gecsed@recoverycorp.com	Jan 24 2022 20:33:16	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518425948	+ Email/PDF: gecsed@recoverycorp.com	Jan 24 2022 20:33:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518423491	+ Email/PDF: gecsed@recoverycorp.com	Jan 24 2022 20:33:16	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518423492	+ Email/PDF: gecsed@recoverycorp.com	Jan 24 2022 20:33:16	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518520385	+ Email/PDF: ebn_ais@aisinfo.com	Jan 24 2022 20:33:12	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518423483	HOA	
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518524485	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518423485	##+	Marianne Ecanosti, 10 Sunrise Drive, Wayne, NJ 07470-4230

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Alexis L. Borace dstevens@scura.com ecfbkfilings@scuramealey.com;bramirez@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com;jechevarria#064
David L. Stevens	on behalf of Debtor Stephen Borace Jr. dstevens@scura.com, ecfbkfilings@scuramealey.com;bramirez@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com;jechevarria#064
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jamal J Romero	on behalf of Debtor Stephen Borace Jr. jromero@scura.com,

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dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.com

Jamal J Romero

on behalf of Joint Debtor Alexis L. Borace jromero@scura.com  
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com;bramirez@scura.com

Maria Cozzini

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

Rebecca Ann Solarz

on behalf of Creditor Roundpoint Mortgage Servicing Corporation rsolarz@kmillawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10